

Privacy Policy

We respect the privacy of all our clients and prospective clients, both past and present. We recognize that you have entrusted us with non-public personal information, and it is important to us that all employees and clients of our firm understand our policy concerning why we collect confidential information and how and when we share it.

We use the information we collect to help Clients meet their personal financial goals. The types of personal information we collect can include:

- Information our clients provide to us to complete their financial plan or investment recommendation;
- Information our clients provide to us in agreements, account applications, and other documents completed in connection with the opening and maintenance of their accounts;
- Information our clients provide to us verbally; and
- Information we receive from service providers, such as custodians, about client transactions.

Pursuant to Massachusetts law, we won't disclose the identify, affairs or investments of any client to any third party unless required by law to do so or unless consented to by the client. Thus, if we need to disclose any data about a client to a third party in order to provide services a client has requested, **we will first ask the client to sign a statement giving us explicit permission to disclose such information to that particular third party.** This includes, for example, providing information about a spouse's IRA account, information requested by adult children about parents' accounts, or information requested by a client's estate planning attorney or insurance broker. We will only disclose information without a client's prior written consent when required by law to do so. This includes, for example, complying with a subpoena or a regulator's examination of our firm.

Furthermore, in our agreements with any third-party service providers that assist in providing our services to our client, we will first ask client's permission to disclose any client information to them and will insist, through our agreements with such third-party service providers, that they protect the personal information they receive.

We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

To ensure security and confidentiality, Real World FP maintains physical, electronic, and procedural safeguards to protect the privacy of client information.

Personally identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws, and consistent with the CFP Board Code of Ethics and Professional Responsibility. After this required period of record retention, such information may be destroyed.

We will provide you with our privacy policy on an annual basis as long as you maintain an ongoing relationship with us. Per federal law, you will be notified in advance if our policy is expected to change.